

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

47016  
Morton & Craig LLC  
William E. Craig, Esquire  
110 Marter Ave., Suite 301  
Moorestown, NJ 08057  
Attorney for Ally Financial

In Re:

ERNEST C. YOUNG



Order Filed on November 13,  
2018 by Clerk U.S. Bankruptcy  
Court District of New Jersey

Case number: 17-23830

Hearing Date: 10-9-18

Judge: (JNP)

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL  
FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on page number two (2) is hereby **ORDERED**.

**DATED: November 13, 2018**

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Ernest C. Young

Case No: 17-23830

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Ally Financial (“Ally”), with the appearance of Nona Ostrove, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Ally is the holder of a first purchase money security interest encumbering a 2006 Jeep Liberty bearing vehicle identification number 1J4GL38K96W101440.**
- 2. That the Debtor’s account with Ally has post-petition arrears through September 2018 in the amount of \$1,512.42.**
- 3. That the Debtor is to cure this arrearage (in addition to any remaining pre-petition arrears) through his Chapter 13 Plan.**
- 4. That commencing October 2018, if the Debtor fails to make any monthly payment to Ally within thirty (30) days after each payment falls due, Ally shall be entitled to stay relief upon filing a Certification Of Default with the Court and serving it on the Debtor and his attorney.**
- 5. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Ally Financial must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Ally shall be entitled to stay relief upon filing a Certification that insurance has lapsed and serving such Certification on the Debtor and his attorney.**
- 6. That the Debtor is to pay Ally Financial a counsel fee of \$531.00 through his chapter 13 bankruptcy plan.**